

ORDERED.

Dated: January 27, 2016

  
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Karen S. Jennemann  
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION  
[www.flmb.uscourts.gov](http://www.flmb.uscourts.gov)

In re:

Case No: 6:13-bk-15406-KSJ  
Chapter 13

**PERFECTA I. BARR AND  
JOE TRINIDAD STAPLETON,**

Debtor(s).

**ORDER GRANTING MOTION FOR APPROVAL OF A PERMANENT  
MORTGAGE MODIFICATION WITH SPECIALIZED LOAN SERVICING LLC  
RE: 160 CONE RD, MERRITT ISLAND, FL 32952 AND LOAN #XXX9042  
(Document No. 47)**

This cause having come before this Court on the Debtors' Motion for Approval of a Permanent Mortgage Modification with **SPECIALIZED LOAN SERVICING LLC RE: 160 CONE RD, MERRITT ISLAND, FL 32952 AND LOAN #XXX9042** (Document No. 47 and Claim #2), and this Court having considered the matter and having found that it does have merit, **ORDERS AS FOLLOWS:**

1. The motion is granted. The mortgage modification with **SPECIALIZED LOAN SERVICING LLC**, is hereby approved and the parties are ordered to comply with the terms of the agreement.

2. The modified payment is \$1,167.92, of which \$774.73 is principle and

interest. The debtors shall begin payments on DECEMBER 1, 2015.

3. The first payment due under the agreement is DECEMBER 1, 2015. The Debtors would request that the Chapter 13 Trustee ensure that timely payments are made to **SPECIALIZED LOAN SERVICING LLC**.

4. The “Modified Principal Balance” on the note is \$171,687.88 which shall be amortized as follows:

Years	Interest Rate	Interest Rate Change	Monthly Principal & Interest Payment	Estimated Monthly Escrow Payment*	Total Monthly Payment*	Payment Begins on	Number of monthly Payments
1-40	4.625%	11/01/2015	\$774.73	\$393.19	\$1,167.92	12/01/2015	480

\*may adjust periodically

5. The Loan Modification Agreement does not modify **SPECIALIZED LOAN SERVICING LLC**’s requirements under section 3002 of the Federal Rules of the Bankruptcy Procedure.

6. **SPECIALIZED LOAN SERVICING LLC** will file the modification agreement in the public records of Brevard County, Florida.

7. Payments will be made by the debtors to the Chapter 13 Trustee. All payments to the Chapter 13 Trustee will constitute timely payments to **SPECIALIZED LOAN SERVICING LLC**.

8. Any interested parties may object to this order within fourteen (14) days from the date of service of this order. If an interested party files such an objection within this time period, the court will schedule the objection for hearing on notice to the debtors, debtors’ counsel, Chapter 13 Trustee and to the objecting party.

9. All other orders that do not conflict with this order remain in full force and effect.

Attorney James T. Harper, Jr. is directed to serve a copy of this order on interested parties who are non-CM/ECF users and file a proof of service within 3 days of entry of the order.